

Information to identify the case:

Debtor 1	Frank Pacheco	Social Security number or ITIN	xxx-xx-5930
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-21807-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank Pacheco

4/25/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frank Pacheco
Debtor

Case No. 17-21807-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Apr 25, 2024

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:

Recip ID	Recipient Name and Address
db	+ Frank Pacheco, 14 Gabrielle Circle, Swedesboro, NJ 08085-3456
aty	+ Angela C. Pattison, Hill Wallack, LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
cr	+ FLAGSTAR BANK, FSB, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ FLAGSTAR BANK, FSB, AS SERVICER FOR PINGORA LOAN S, Phelan Hallinan&Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ PINGORA LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
519231193	+ Angela C. Pattison, Esq., Hill Wallack LLP, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
516872859	+ Dann & Merino, P.C., 1 Meadowlands Plaza, Suite 200, East Rutherford, NJ 07073-2152
516872861	+ McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Westmont, NJ 08108-2811
517100099	+ Pingora Loan Servicing, LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516872863	+ Public Service Federal Credit Union, 619 Union Ave., Middlesex, NJ 08846-1963
518247515	+ Robert J. Davidow, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 25 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519887136	Email/Text: BKBCNMAIL@carringtonms.com	Apr 25 2024 20:33:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110, PMB 200A, Anaheim, CA 92806
519887137	Email/Text: BKBCNMAIL@carringtonms.com	Apr 25 2024 20:33:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110, PMB 200A, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road Ste 110
519236531	Email/Text: BKBCNMAIL@carringtonms.com	Apr 25 2024 20:33:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
516872858	Email/Text: BKelectronicnotices@cenlar.com	Apr 25 2024 20:34:00	CENLAR, 425 Phillips Blvd, Ewing, NJ 08618
518251087	Email/Text: cashiering-administrationservices@flagstar.com	Apr 25 2024 20:35:00	FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
518251088	Email/Text: cashiering-administrationservices@flagstar.com	Apr 25 2024 20:35:00	FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
516872860	+ EDI: AMINFOFP.COM	Apr 26 2024 00:18:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

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519891711	+ EDI: AISMIDFIRST	Apr 26 2024 00:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
519891710	+ EDI: AISMIDFIRST	Apr 26 2024 00:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
516872862	+ Email/Text: bankruptcy1@pffcu.org	Apr 25 2024 20:34:00	Police & Fire, 901 Arch Street, Philadelphia, PA 19107-2404
516909442	+ Email/Text: bankruptcy1@pffcu.org	Apr 25 2024 20:34:00	Police and Fire Federal Credit Union, 901 Arch Street, Phila., Pa. 19107-2495
517062676	+ EDI: JEFFERSONCAP.COM	Apr 26 2024 00:18:00	Premier Bankcard, LLC, Jefferson Capital Systems, LLC Assignee, PO BOX 7999, SAINT CLOUD MN 56302-7999
516872864	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 25 2024 20:48:57	Regional Acc, 621 West New Port, Wilmington, DE 19804-3235
516891078	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 25 2024 20:48:57	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519236532	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Pingora Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew B Finberg	ecfmail@standingtrustee.com
Angela Catherine Pattison	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust I, through Carrington Mortgage Services, LLC, servicer and attorney-in-fact apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	

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on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Javier L. Merino

on behalf of Debtor Frank Pacheco jmerino@dannlaw.com 9497659420@filings.docketbird.com

Keri P. Ebeck

on behalf of Creditor Regional Acceptance Corporation KEBECK@BERNSTEINLAW.COM
btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Melissa S DiCerbo

on behalf of Creditor Pingora Loan Servicing LLC nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com

Nicholas V. Rogers

on behalf of Creditor PINGORA LOAN SERVICING LLC nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11